

**CLAIM LISTING**

1. (currently amended) A forward-looking method for budgeting financial resources in an automated fashion to provide a running balance for real-time categorical financial decision making across a plurality of financial accounts, the method comprising:

establishing a plurality of virtual financial accounts corresponding to budgetary

categories overlaid upon an actual financial account using a processor device

running computer language instruction sets stored on a computer readable

medium;

allocating portions of a budget to each of the plurality of accounts using the processor device;

automatically using a third-party Internet-connected gateway to repeatedly access a

plurality of financial institutions and to repeatedly search on-line ~~searching~~ credit

card account and on-line checking account records of a plurality of actual

financial accounts ~~at a~~ maintained by the plurality of financial institutions for

recent purchases;

aggregating the search results using the gateway and displaying the search results over

the Internet to a local processor device;

allocating recent transactions to a virtual account corresponding to the type of transaction

as records of the recent transactions are automatically obtained from the financial

institutions by the gateway;

automatically debiting the virtual account according to the transaction and crediting the

virtual account when additional funds become available.

2.-10. (cancelled)

11. (currently amended) An apparatus used to manage financial resources in ~~an a~~  
forward-looking automated fashion to assist in real-time categorical financial decision making  
across a plurality of financial accounts comprising:

means for establishing a plurality of virtual financial accounts overlaid upon a plurality of  
actual financial accounts, wherein at least one virtual financial account is overlaid  
upon multiple actual financial accounts and wherein multiple virtual financial  
accounts are overlaid upon one actual financial account;

means for allocating a given amount of funding for each of the plurality of virtual  
financial accounts from each of the actual financial accounts upon which each  
virtual financial account is overlaid;

an Internet-connected gateway means for repeatedly and regularly accessing and  
searching recent credit card and on-line checking account records over the  
Internet from a plurality of actual financial accounts at a plurality of financial  
institutions without input from the user;

means for recent allocating a transaction to a virtual financial account selected from the  
plurality of virtual financial accounts, the transaction corresponding to a debit  
from or credit to at least one of the actual financial accounts upon which the  
virtual financial account selected is overlaid; and

means for debiting or crediting the allocated fund amount as the transaction is obtained  
from the financial institutions by the gateway according to the transaction

allocated to the particular virtual financial account and from the at least one corresponding actual financial account.

12. (original) The apparatus according to claim 11, further comprising means for determining a balance within each of the plurality of virtual financial accounts.

13. (previously presented) The apparatus according to claim 12, further comprising means for displaying the balance of a virtual financial account after transaction allocation.

14. (original) The apparatus according to claim 11, further comprising means for distinguishing between transactions that have cleared real time through the actual financial account and those that have not within each of the plurality of virtual financial accounts.

15. (original) The apparatus according to claim 11, further comprising means for displaying transaction information of a selected allocated transaction within one of the virtual financial accounts.

16.-31. (cancelled)

32. (currently amended) A forward-looking method for managing financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

establishing a plurality of virtual financial accounts overlaid upon at least one actual

financial account using a processor device running computer language

instructions stored on a computer readable medium;

allocating a given amount of funding for each of the plurality of accounts using the

processor device;

using an Internet-connected gateway to access a plurality of financial institutions and to

search on-line records of the plurality of financial institutions representing

searching a plurality of actual accounts for purchases on credit card or other

financial instruments;

allocating transactions to an account selected from the plurality of virtual accounts; and

automatically debiting or crediting the allocated fund amount according to the

transactions allocated to the particular account and from the actual financial

account as the transactions are obtained by the gateway.

33. (currently amended) A forward-looking method for budgeting financial resources in an automated fashion for real-time categorical financial decision making across a plurality of actual financial accounts comprising:

establishing a plurality of virtual financial accounts overlaid upon an actual financial

account using a processor device running computer language instructions stored

on a computer readable medium;

automatically periodically searching online financial records maintained by a plurality of

financial institutions using an Internet-connected gateway for transactions made

on a plurality of a user's credit cards and notifying the user of the transactions as  
record of the transactions are obtained from the financial institutions;

allocating a given amount of budget for each of the plurality of accounts;

allocating transactions to a virtual account corresponding to the type of transaction using  
the processor device;

automatically debiting the virtual account according to the transaction amount

immediately after the transaction has been allocated to a virtual account and  
crediting the virtual account when funds become available.

34. (currently amended) A forward-looking method for budgeting financial resources  
in an automated fashion to provide a running balance for real-time categorical financial decision  
making across a plurality of actual financial accounts, the method comprising:

establishing a plurality of virtual financial accounts corresponding to budgetary

categories overlaid upon an actual financial account using a processor device  
running computer language instructions stored on a computer readable medium;

allocating portions of a budget to each of the plurality of accounts using the processor  
device;

automatically periodically searching online financial records maintained by a plurality of  
financial institutions using an Internet-connected gateway for transactions made

on a plurality of a user's credit cards and notifying the user of the transactions;

notifying a user over the Internet when a purchase on a credit card or other financial  
instrument has been made as records of the transactions are obtained by the  
gateway;

allocating transactions to a virtual account corresponding to the type of transaction;

automatically debiting the virtual account according to the transaction amount

immediately after the transaction has been allocated to a virtual account and

crediting the virtual account when funds become available when a new budgetary

period begins.